

IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended): A commercial lines insurance policy system comprising:  
a central processor including an operating software application comprising,  
a control selection interface portion to provide a control selection interface to allow user entry into and use of control and processing programs to systematically enter data to selectively build data files for forming policy processing data bases, said systematically entered data including basic policy information to identify an insured and effective date for the commercial lines insurance policy being built, the systematically entered data further including location information for the insured property and risk information based on any applicable construction characteristics of the insured property and any contents thereof, desired type of coverage and any desired liability limits, ~~coverage~~[[,]] information including available options as to the subject matter to be covered by a particular commercial lines insurance policy being built or modified as well as providing a selection of forms for the particular commercial lines insurance policy,

said operating software application being further operative to build the commercial lines insurance policy from a selected one of available standard commercial lines insurance policy forms or from added said commercial lines insurance policy forms using said policy processing data bases and to further modify the ~~built~~ commercial lines insurance policy being built, store it, or issue it as a selected commercial lines insurance policy, and

said operating software application being further operative in association with additional software applications to provide invoicing a policy premium ~~therefore~~ therefor.

2. (Previously Presented) The system according to Claim 1 wherein said operating software application is an application using both arithmetic computations and data handling operations.

3. (Previously Presented) The system according to Claim 1 wherein said operating software application includes display fields controlled by said control and processing programs for introducing policy rating, selecting forms, and insurance premium data to said commercial lines insurance policy processing data bases.

4. (Previously Presented) The system according to Claim 1 further including a firewall to the Internet for accessing said operating software application using said user enabled interface on a real time basis.

5. (Previously Presented) The system according to Claim 1, further including a computer terminal for accessing said operating software application.

6. (Previously Presented) The system according to Claim 1 wherein said central processor further includes a claims software application sharing said policy processing data bases of said one software application for processing insurance claims arising out of insurance coverages provided from said operating software application.

7. (Previously Presented) The system according to Claim 6 wherein said claims software application is an application using both arithmetic computations and data handling operations.

8. (Previously Presented) The system according to Claim 1 wherein said central processor further includes a billing software application sharing said commercial lines insurance policy data bases of said operating software application for issuing said selected commercial lines policy.

9. (Currently Amended) The system according to Claim 1 wherein said system includes a printer for printing said selected commercial lines insurance policy and said invoicing a policy premium ~~therefore~~ therefor.

10. (Previously Presented) The system according to Claim 9 further including an administrative computer terminal connected to said central processor for management of commercial lines insurance policy data supplied from said operating software application.

11. (Original) The system according to Claim 10 wherein said administrative computer terminal includes a central processing unit for controlling said printer in response to a command received from said central processor.

12. (Currently Amended) The system according to Claim 1 wherein said central processor further includes a cash entry software application sharing said policy processing data bases of said ~~one~~ operating software application ~~for~~ for processing ~~ease~~ cash received and cash returned arising out of insurance coverages provided from said operating software application.

13. (Previously Presented) The system according to Claim 12 wherein said cash entry software application is an application using both arithmetic computations and data handling operations.

14. (Currently Amended) The system according to Claim 1 wherein said central processor further includes an administrative report software application sharing said policy processing data bases of said ~~one~~ operating software application for generating daily and monthly reports arising out of insurance coverages provided from said operating software application.

15. (Previously Presented) The system according to Claim 14 wherein said administrative report software application is an application using both arithmetic computations and data handling operations.

16. (Original) The system according to Claim 14 wherein said administrative report software application identifies: policies to be canceled due to non payment; invoices based on due date; billing invoice statement; returned insurance premium; agent reports; billing aged accounts receivable report; coverage reports; and reinsurance report.

17. (Currently Amended) The system according to Claim 1 wherein said central processor further includes a claims software application, a billing software application, a cash entry software application and an administrative software report application each sharing said policy processing data bases of said operating software application.

18. (Currently Amended) A method for issuing commercial lines insurance, said method including the steps of:

providing a central processor with an operating software application containing commercial lines insurance ~~policies and~~ policy forms, the operating software application providing a user enabled interface for entry into control and processing programs to systematically enter data to build data files for forming policy processing data bases;

forming commercial lines insurance policy data bases by accessing said operating software application with the user enabled interface for entry into the control and processing programs to systematically enter data to build said data files for forming said policy processing data bases;

using said operating software application to build a selected commercial lines insurance policy from one or more of said commercial lines insurance ~~policies~~ policy forms selected based on said data files with forms being selectively removed or added by the user enabled interface;

using said operating software application for issuing the selected commercial lines insurance policy and invoicing a policy premium ~~therefore~~ therefor; and

using said operating software application for supplying administrative reports using said commercial lines insurance policy data bases.

19. (Previously Presented) The method according to Claim 18 including the further step of processing insurance claims by using a claims software application sharing said policy processing data bases for processing claims against insurance coverage provided from said operating software application.

20. (Previously Presented) The method according to Claim 19 wherein said claims software application is an application using both arithmetic computations and data handling operations.

21. (Previously Presented) The method according to Claim 19 including the further step of using an administrative report software application sharing said policy processing data bases to generate daily and monthly reports of insurance coverages provided from said operating software application.

22. (Previously Presented) The method according to Claim 21 wherein said administrative report software application is an application using both arithmetic computations and data handling operations.

23. (Previously Presented) The method according to Claim 18 including the further step of using a cash entry software application sharing said policy processing data bases for processing cash transactions arising out of insurance coverages provided from said operating software application.

24. (Previously Presented) The method according to Claim 23 wherein said cash entry software application is an application using both arithmetic computations and data handling operations.

25. (Original) The method according to Claim 18 including the further step of using a billing software application sharing said policy processing data bases for said step of issuing the selected commercial lines insurance policy and invoicing the policy premium therefor.

26. (Previously Presented) The method according to Claim 25 wherein said billing software application is an application using both arithmetic computations and data handling operations.

27. (Previously Presented) The method according to Claim 18 wherein said operating software application is an application using both arithmetic computations and data handling operations.

28. (Previously Presented) The method according to Claim 18 wherein said operating software application forms display fields controlled by said control and processing programs for introducing policy rating, selecting forms, and insurance premium data to said commercial lines insurance policy processing data bases.

29. (Previously Presented) The method according to Claim 18 including the further step of providing a firewall to the Internet for accessing said operating software application using said user enabled interface on a real time basis.

30. (Previously Presented) The method according to Claim 18 wherein said step of issuing the selected commercial lines insurance policy includes using a computer terminal for accessing said operating software application.

31.(Original) The method according to Claim 30 wherein said step of issuing the selected commercial lines insurance policy includes using a printer connected to said

computer terminal for printing said selected commercial lines insurance policy and said invoicing a policy premium therefor.

32. (Currently Amended) The method according to Claim 18 including the further step of using an administrative computer terminal to supply said administrative reports for management of commercial lines insurance policy data supplied from said operating software application.

33. (Original) The method according to Claim 21 wherein said administrative report software application identifies: policies to be canceled due to non payment; invoices based on due date; billing invoice statement; returned insurance premium; agent reports; billing aged accounts receivable report; coverage reports; and reinsurance report.

34. (Currently Amended) The method according to Claim 18 wherein said central processor further includes a claims software application, a billing software application, a cash entry software application and an administrative software report application each sharing said policy processing data bases of said operating software application.